

INFORMATION PAPER

TRICARE Dental: Command Sponsored vs. Non-Command Sponsored

1. Issue. Need for improved understanding of TRICARE Dental Benefits.

2. Discussion. Currently, the same dental services are available to Command Sponsored and Non-Command Sponsored soldiers and family members in Korea; however, the co-pay rates for Non-CSP families correspond to the CONUS rates, rather than OCONUS rates, as shown in Figure 5.2 of the Tricare Dental Program Benefit Booklet. Due to the complexities of calculating costs for specific dental procedures, predetermination requests provide all CSP and non-CSP families with precise information for consideration. Between the co-pay rates and predetermination requests, families can determine if certain dental procedures can be completed from year to year based on annual monetary limits. Also, all families should initially seek all dental services from a military overseas dental treatment facility (ODTF). If the required services are not available at an ODTF, service or family members should complete a Non-Availability and Referral Form (NARF) and seek treatment from Host Nation Providers listed as Tricare OCONUS Preferred Dentists (TOPDs). The premium rates remain the same for CSP and Non-CSP families. Some of the key notes from the booklet, primarily with regard to co-pay, predetermination requests, and OCONUS dentists, have been attached to this information paper.

3. Recommendation. Families should seek CSP prior to arriving in Korea to reduce the co-pay costs for the Tricare Dental program. Additionally all families, regardless of whether they are Command Sponsored or not, should complete a predetermination request to determine the exact costs and co-payment coverage for any dental procedure. Finally, all service members and families should initially seek treatment from an ODTF before seeing a TOPD.

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Figure 5.2 Percent co-pay by service member (from Tricare Dental Program Benefit Booklet)

COVERED SERVICES			
Type of Service	CONUS		OCONUS**
	E1–E4	All Other Pay Grades	All Pay Grades
Diagnostic	0%	0%	0%
Preventive*	0%	0%	0%
Emergency Services	0%	0%	0%
Sealants	20%	20%	0%
Basic Restorative	20%	20%	0%
Endodontic	30%	40%	0%
Periodontic	30%	40%	0%
Oral Surgery	30%	40%	0%
Other Restorative	50%	50%	50%
Implant Services	50%	50%	50%
Prosthodontic	50%	50%	50%
Orthodontic ***	50%	50%	50%
General Anesthesia	40%	40%	0%
Intravenous Sedation	50%	50%	0%
Consultation / Office Visit	20%	20%	0%
Post Surgical Services	20%	20%	0%
Miscellaneous Services (occlusal guard, athletic mouthguard, bleaching)	50%	50%	0%

OCONUS Cost-Share Exceptions

The following are exceptions to your cost-shares in the OCONUS service area:

- The Government will pay TDP-enrolled command-sponsored active duty family member and Selected Reserve and IRR (Special Mobilization Category) member cost-shares for all services except orthodontic, implant services, prosthodontic, and other restorative services. In those cases where the Government pays the enrollee cost-share, the enrollees are not required to pay this amount.
- The Government will not pay enrollee cost-shares for any services received in the CONUS service area, regardless of whether or not the enrollee is returning to the CONUS service area on a permanent or temporary basis.
- Although OCONUS coverage is available to Selected Reserve and IRR family members and to IRR (other than Special Mobilization Category) members, the Government will not pay for any enrollee cost-shares for these populations. All cost-shares are the responsibility of the member.

Non-Remote OCONUS Dentists

If OCONUS members in non-remote areas are unable to access dental care from an overseas dental treatment facility (ODTF), they may seek care from a dentist on the HNP list available from the ODTFs throughout the region or from the TRICARE Area Office (TAO). An HNP directory is also available at www.TRICAREdentalprogram.com.

OCONUS command-sponsored TDP enrollees in non-remote areas must utilize an HNP if available within 50 driving miles (81 kilometers) of their residence for all dental care not provided by the ODTF.

Note: OCONUS members will need to obtain a *Non-Availability and Referral Form (NARF)* from an ODTF or TAO for any orthodontic or implant services that cannot be obtained in an ODTF. See “OCONUS Referral Procedures for Implant Services” in the *TDP Benefits and Exclusions* section for additional information.

National Guard and Reserve members and their families are required to use dentists on the HNP list for orthodontic and implant services only. Any dentist may be used for non-orthodontic services and any services that do not include implants; however, dentists included on the HNP directory on the TDP Web site are recommended.

Predetermination Requests

You should request a predetermination of payment from United Concordia for all orthodontic, dental implant and complex treatment plans.* When you submit the predetermination request after your initial exam with the referred orthodontist, complete a [TDP OCONUS Claim Form](#) and include a statement from the host nation orthodontist identifying the total cost of all treatment needed. United Concordia will review and provide the patient with a summary of the covered costs.

Follow the simple steps below to request a predetermination from United Concordia:

1	Submit a Claim Form to United Concordia On the TDP OCONUS Claim Form, check the box on top of the form next to “Dentist’s Pre-Treatment Estimate.” Be sure to include a description of the treatment requested. No dates of service should be reported.
2	United Concordia Notifies You and Your Dentist United Concordia will notify both you and your host nation dentist via the "Dental Predetermination Notification and Request for Payment Form" that your predetermination is finalized. Please note: A predetermination is not a guarantee of payment. Rather, it indicates how much is payable based on the information at the time the predetermination request is made.
3	Return the Predetermination for Processing After you receive the treatment, return the "Dental Predetermination Notification and Request for Payment Form" to United Concordia indicating the dates the services were provided. If multiple services have been predetermined, it is not necessary to have all services performed in order for the predetermination notification to be returned for processing.

After receiving the predetermination, the sponsor may submit the second, or final [Non-Availability Referral Form \(NARF\)](#) approving the implant services, the TDP OCONUS Claim Form, and the dentist's bill for full implant services to United Concordia for payment.

*If you are receiving implant services from a TRICARE OCONUS Preferred Dentist (TOPD), the TODP has agreed to submit your predeterminations to United Concordia.

TRICARE Dental Program-OCONUS
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The complete Tricare Dental Program booklet can be downloaded at:

http://www.tricaredentalprogram.com/tdpforms/TDP_Booklet_Lo_res.pdf